

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Quicken Loans, LLC

In Re:  
Jennifer S. Krisanda, Roric T. Krisanda  
Debtors.



Order Filed on February 19, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-23269 VFP

Adv. No.:

Judge: Vincent F. Papalia

**CONSENT ORDER REGARDING APPLICATION OF PAYMENTS AND SECURED  
CREDITOR'S PROOF OF CLAIM**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 19, 2021**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

Case No: 20-23269 VFP

Caption of Order: Consent Order Regarding Application of Payments and Secured Creditor's Proof of Claim

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This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group P.C., attorney for Secured Creditor Quicken Loans, LLC, upon a consent order as to 12 Deer Path, Long Valley, NJ, 07853 and with the consent of Ralph A. Ferro, Jr. Esq., counsel for the Debtors

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received December 11, 2020 can be applied to the December 2020 contractual payment; and

It is further **ORDERED, ADJUDGED and DECREED** the balance of the claim in the amount of \$167.82 shall be made no later than February 15, 2021 and can be applied to the balance of the claim without said application being deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the proof of claim will not be paid through Debtor's chapter 13 plan and will be treated as unaffected by debtor's plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the note and mortgage, including pre-petition payments due, shall be grounds for a motion for relief from stay.

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

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I hereby agree and consent to the above terms and conditions:

/s/ **Denise Carlon, Esq.**

Denise Carlon, ESQ., ATTORNEY FOR SECURED  
CREDITOR

Dated: 02/04/2021

I hereby agree and consent to the above terms and conditions:

/s/ **Ralph A. Ferro, Jr., Esq.**

Ralph A. Ferro, Jr., ESQ., ATTORNEY FOR DEBTOR

Dated: 02/04/2021